

**Information to identify the case:**

Debtor 1	Robert R Kaniuff	Social Security number or ITIN xxx-xx-6710
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter 13 1/18/19
Case number: 19-20243-GLT		

Official Form 309I

**Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Robert R Kaniuff	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	118 Crooks School Rd Clinton, PA 15026	
<b>4. Debtor's attorney</b> Name and address	Lawrence W. Willis Willis & Associates 201 Penn Center Blvd Suite 310 Pittsburgh, PA 15235	Contact phone 412-235-1721  Email: <a href="mailto:ecf@westernpabankruptcy.com">ecf@westernpabankruptcy.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566  Email: <a href="mailto:cmevf@chapter13trusteewdpa.com">cmevf@chapter13trusteewdpa.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 2/22/19

**For more information, see page 2**

Debtor Robert R Kaniuff

Case number 19-20243-GLT

<b>7. Meeting of creditors</b>	<b>March 25, 2019 at 11:00 AM</b>	<b>Location:</b> 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		
<b>8. Deadlines</b>	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"><li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 5/24/19</b> <b>Filing deadline: 3/29/19</b> <b>Filing deadline: 7/17/19</b>
<p><b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>		
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>3/25/19 at 11:00 AM , Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**Western District of Pennsylvania**

In re:  
 Robert R Kaniuff  
 Debtor

Case No. 19-20243-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: aala  
 Form ID: 309I

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 Total Noticed: 35

Date Rcvd: Feb 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2019.

db	+Robert R Kaniuff, 118 Crooks School Rd, Clinton, PA 15026-1548
aty	+James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-1945
tr	+Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
14980754	+Bmo Harris Bank Na, 111 W Monroe, Chicago, IL 60603-4095
14982453	+CREDIT ACCEPTANCE, 25505 W 12 MILE RD SUITE 3000, SOUTHFIELD MI 48034-8331
14980755	+Caliber, 715 S Metropolitan Ave, Oklahoma City, OK 73108-2088
14980756	+Cap1/cabelas, 4800 Nw 1st Street, Lincoln, NE 68521-4463
14980760	+Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
14980761	+Citizens Bank Na, 480 Jefferson Blvd, Warwick, RI 02886-1359
14980762	+Credit Acceptance Corp, Po Box 5070, Southfield, MI 48086-5070
14980763	Dollar Bank, 3 Gateway Center, Pittsburgh, PA 15222
14980767	+Monterey Fin, 4095 Avenida De La Plata, Oceanside, CA 92056-5802
14980768	+Pnc Bank, Po Box 3180, Pittsburgh, PA 15230-3180
14980769	+Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: ecf@westernpabankruptcy.com Feb 23 2019 02:12:05 Lawrence W. Willis, Willis & Associates, 201 Penn Center Blvd, Suite 310, Pittsburgh, PA 15235
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 23 2019 02:12:21 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Feb 23 2019 02:12:27 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+E-mail/Text: kburkley@bernsteinlaw.com Feb 23 2019 02:12:45 Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+E-mail/Text: key_bankruptcy_ebnc@keybank.com Feb 23 2019 02:12:34 KeyBank N.A., 4910 Tiedman Road, Brooklyn, OH 44144-2338
14980753	+EDI: GMACFS.COM Feb 23 2019 07:08:00 Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14980758	EDI: CAPITALONE.COM Feb 23 2019 07:08:00 Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14980757	+EDI: CAPITALONE.COM Feb 23 2019 07:08:00 Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
14980759	+EDI: CHASE.COM Feb 23 2019 07:08:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
14980764	+EDI: BANKAMER.COM Feb 23 2019 07:08:00 Fia Cs, Po Box 982238, El Paso, TX 79998-2238
14980765	+E-mail/Text: bankruptcynotice@fcbanking.com Feb 23 2019 02:12:11 First Commonwealth Ban, 22 North Sixth St, Indiana, PA 15701-1802
14980766	+E-mail/Text: key_bankruptcy_ebnc@keybank.com Feb 23 2019 02:12:34 Keybank Na, 4910 Tiedman Road, Brooklyn, OH 44144-2338
14981346	+EDI: PRA.COM Feb 23 2019 07:08:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14980770	+EDI: RMSC.COM Feb 23 2019 07:08:00 Syncb/ameg D, Po Box 965005, Orlando, FL 32896-5005
14980771	+EDI: RMSC.COM Feb 23 2019 07:08:00 Syncb/bargain Outlet, C/o Po Box 965036, Orlando, FL 32896-0001
14980772	+EDI: RMSC.COM Feb 23 2019 07:08:00 Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
14980773	+EDI: RMSC.COM Feb 23 2019 07:08:00 Syncb/levin Furniture, C/o Po Box 965036, Orlando, FL 32896-0001
14980774	+EDI: RMSC.COM Feb 23 2019 07:08:00 Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
14980775	+EDI: RMSC.COM Feb 23 2019 07:08:00 Syncb/synchrony Home, C/o Po Box 965036, Orlando, FL 32896-0001
14980776	+EDI: WFFC.COM Feb 23 2019 07:08:00 Wells Fargo Dealer Svc, Po Box 1697, Winterville, NC 28590-1697

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	The Bank of New York Mellon, successor to The Bank
cr*	+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: aala  
Form ID: 309I

Page 2 of 2  
Total Noticed: 35

Date Rcvd: Feb 22, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 24, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor The Bank of New York Mellon, successor to The Bank of New York, not in its individual capacity but solely as Trustee on behalf of the holders of the CIT Mortgage Loan Trust, 2007-1 Asset-Backed Certif bkgroup@kmlawgroup.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com, DMcKay@bernsteinlaw.com  
Lawrence W. Willis on behalf of Debtor Robert R Kaniuff ecf@westernpabankruptcy.com, urfreshstrt@gmail.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmeccf@chapter13trustee.wda.com

TOTAL: 5